

Commuter benefits reimbursement account



Get on track to saving

Most people are looking to stretch their paychecks a little further. And now you can do just that. The PayFlex® commuter benefits solution helps you save money on eligible work-related transportation and parking expenses.

Transportation account

Purchase passes or vouchers to cover the costs of traveling to and from work. Eligible expenses may include mass transit costs, such as those for:

- Bus and commuter highway vehicles, including vanpools
- Mass transit vehicles
- Metro and transit passes, token fare cards, vouchers and similar items for transportation by bus, train, subway and ferry

Parking account

You can use funds to pay for eligible work-related parking expenses. These include:

- Parking expenses at or near your worksite
- Parking expenses at a location where you commute to work, either by mass transit, qualifying commercial or noncommercial highway vehicle, or carpool
- Expenses for vendor parking, including lots and garages

Don't forget to check with your employer about which accounts are available to you. These funds are only available for your eligible work-related commuting expenses. Keep in mind — you can't use the funds for your spouse or tax dependents.

How to use your commuter funds

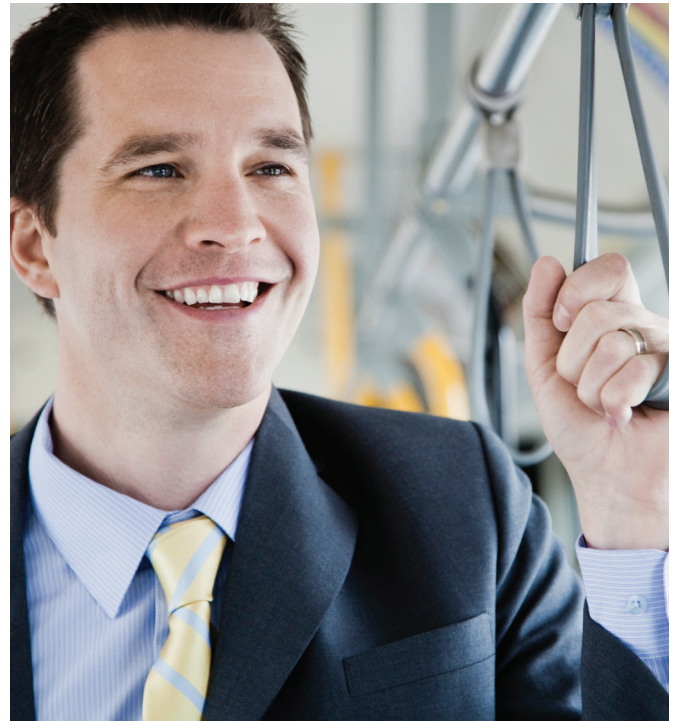
Once your funds are available, it's easy to pay for your eligible expenses up to the Internal Revenue Service (IRS) monthly limit.

- You can use the PayFlex Card®, your account debit card. It's a convenient way to pay for eligible transit expenses.
- You can pay for eligible parking expenses with cash, a check or your personal credit card. Then submit a claim to pay yourself back.

Note the following if you purchase a transit pass with the PayFlex Card: The provider must sell transit products exclusively in order for the card to work.

Things to keep in mind

- The monthly pretax parking and transit limits are set by the IRS. View the current limits on the PayFlex member website.
- You can change your election amount during any month within the plan year.
- Unused funds roll over into the next month. Make sure to use your transportation and/or parking account to pay for eligible expenses up to the IRS monthly limit.
- Any unused funds in your account upon termination of employment are forfeited.



Questions?

Visit payflex.com or call us at 1-844-729-3539.

We're here to help Monday–Friday 7a.m.–7p.m.CT, and Saturday 9a.m.–2p.m.CT.

PayFlex Systems USA, Inc.

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